

1	Unified Rate Review v4.2																																																			
2																																																				
3	Company Legal Name:		Anthem Health Plans of Kentucky State:										KY																																							
4	HIOS Issuer ID:		36239										Market: Individual																																							
5	Effective Date of Rate Change(s):		01/01/2018																																																	
6																																																				
7																																																				
8	Market Level Calculations (Same for all Plans)																																																			
9																																																				
10																																																				
11	Section I: Experience period data																																																			
12	Experience Period:		01/01/2016		to		12/31/2016																																													
13							Experience Period																																													
14							Aggregate Amount		PMPM		% of Prem																																									
15	Premiums (net of MLR Rebate) in Experience Period:						\$394,837,980		\$347.76		100.00%																																									
16	Incurred Claims in Experience Period						\$353,767,934		311.58		89.60%																																									
17	Allowed Claims:						\$486,892,749		428.83		123.31%																																									
18	Index Rate of Experience Period								\$428.83																																											
19	Experience Period Member Months						1,135,388																																													
20	Section II: Allowed Claims, PMPM basis																																																			
21					Experience Period				Projection Period: 01/01/2018		to		12/31/2018		Mid-point to Mid-point, Experience to Projection:		24 months																																			
22					on Actual Experience Allowed				Adj't. from Experience to		Annualized Trend		Projection Period		Factors		Projections, before credibility Adjustment		Credibility Manual																																	
23	Benefit Category		Utilization		Utilization per		Average		PMPM		Pop'l risk		Morbidity		Other		Cost		Util		Utilization per		Average																													
24	Inpatient Hospital		Days		286.79		\$3,657.66		\$87.41		1.153		1.218		1.020		1.054		367.42		\$4,633.54		\$141.87																													
25	Outpatient Hospital		Visits		1,317.29		1,180.24		129.56		1.153		1.218		1.020		1.054		1,687.67		1,495.13		210.27																													
26	Professional		Visits		8,480.43		140.58		99.35		1.153		1.218		1.020		1.054		10,864.86		178.09		161.24																													
27	Other Medical		Visits		731.86		126.34		7.71		1.153		1.218		1.020		1.054		937.64		160.05		12.51																													
28	Capitation		Benefit Period		12,000.00		0.08		0.08		1.153		1.218		1.002		1.002		13,900.84		0.10		0.12																													
29	Prescription Drug		Prescriptions		13,342.83		94.18		104.72		1.153		1.218		1.066		1.085		18,103.92		130.25		196.51																													
30	Total								\$428.83														722.52																													
31																																																				
32	Section III: Projected Experience:																						After Credibility																													
33																							Projected Period Totals																													
34																																																				
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49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be																																																			
50	disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																																																			

## Product-Plan Data Collection

Company Legal Name:

Anthem Health Plans of Kentucky, Inc.

HIOS Issuer ID:

36239

Effective Date of Rate Change(s):

01/01/2018

### Product/Plan Level Calculations

#### Section I: General Product and Plan Information

Product		Terminated Product							HMO On
Product ID:		36239KY017							36239
Metal:		Not Applicable	Catastrophic	Bronze	Bronze	Bronze	Silver	Silver	
AV Metal Value		0.000	0.606	0.620	0.602	0.635	0.714	0.689	
AV Pricing Value		0.000	0.499	0.709	0.712	0.626	0.973	0.899	
Plan Category		Terminated	New	Renewing	New	New	Renewing	Renewing	
Plan Type:		HMO	HMO	HMO	HMO	HMO	HMO	HMO	
Plan Name			Catastrophic Pathway X HMO 2016 Experience	Anthem Bronze Pathway X HMO 6100	Anthem Bronze Pathway X HMO 6650 for HSA	Pathway Transition X HMO 6750	Anthem Silver Pathway X HMO 3500	Anthem Silver Pathway X HMO 5300	
Plan ID (Standard Component ID):		36239KY0170000	36239KY1140039	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140005	36239KY1140033	
Exchange Plan?		No	Yes	Yes	Yes	Yes	Yes	Yes	
Historical Rate Increase - Calendar Year - 2		0.00%							19.0
Historical Rate Increase - Calendar Year - 1		0.00%							24.9
Historical Rate Increase - Calendar Year 0		0.00%							41.1
Effective Date of Proposed Rates		01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	01/01/2018	
Rate Change % (over prior filing)		0.00%	3.10%	29.55%	15.37%	0.00%	48.00%	44.44%	
Cum'tive Rate Change % (over 12 mos prior)		0.00%	3.10%	29.55%	15.37%	0.00%	48.00%	44.44%	
Proj'd Per Rate Change % (over Exper. Period)		0.00%	42.12%	91.43%	65.88%	0.00%	114.22%	0.00%	
Product Rate Increase %		0.00%							41.1

#### Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY1140039	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140005	36239KY1140033
Inpatient	\$6.84	\$0.00	\$4.38	\$24.60	\$14.68	\$0.00	\$35.07	\$31.13
Outpatient	\$10.14	\$0.00	\$6.49	\$36.45	\$21.76	\$0.00	\$51.98	\$46.14
Professional	\$7.78	\$0.00	\$4.98	\$27.95	\$16.68	\$0.00	\$39.86	\$35.38
Prescription Drug	\$9.48	\$0.00	\$6.07	\$34.07	\$20.33	\$0.00	\$48.58	\$43.12
Other	\$0.60	\$0.00	\$0.39	\$2.17	\$1.29	\$0.00	\$3.09	\$2.74
Capitation	\$0.01	\$0.00	\$0.00	\$0.02	\$0.01	\$0.00	\$0.03	\$0.03
Administration	-\$6.22	\$0.00	-\$12.97	-\$17.95	-\$18.01	\$0.00	-\$22.16	-\$20.58
Taxes & Fees	\$11.82	\$0.00	\$24.90	\$33.97	\$34.29	\$0.00	\$41.89	\$38.93
Risk & Profit Charge	\$6.19	\$0.00	-\$28.35	-\$24.85	-\$24.81	\$0.00	\$40.58	\$34.76
Total Rate Increase	\$46.63	\$0.00	\$5.89	\$116.43	\$66.24	\$0.00	\$238.92	\$211.65
Member Cost Share Increase	\$2.65	\$0.00	-\$22.54	\$17.53	-\$4.35	\$0.00	\$7.16	\$29.29

Average Current Rate PMPM	\$455.35	\$0.00	\$190.10	\$394.05	\$431.07	\$0.00	\$497.74	\$476.25
Projected Member Months	400,247	0	8,005	118,273	38,636	788	94,394	88,963

### Section III: Experience Period Information

	Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY1140039	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140005	36239KY1140033
Premium Information	Plan Adjusted Index Rate	\$270.73	\$0.00	\$258.75	\$273.25	\$316.53	\$0.00	\$334.77	\$0.00
	Member Months	1,135,254	297,943	12,380	50,079	28,957	0	50,783	0
	Total Premium (TP)	\$394,785,523	\$72,849,468	\$1,878,922	\$14,598,113	\$9,448,786	\$0	\$17,591,650	\$0
	EHB Percent of TP, [see instructions]	81.55%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	18.45%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims Information	Total Allowed Claims (TAC)	\$486,823,831	\$79,002,296	\$1,237,471	\$8,399,249	\$6,197,904	\$0	\$20,934,239	\$0
	EHB Percent of TAC, [see instructions]	83.77%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	16.23%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation:								
	Total Incurred claims, payable with issuer funds	\$149,146,998	\$27,170,333	\$805,048	-\$4,426,958	-\$1,163,514	\$0	\$6,681,406	\$0
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$17,500,255	\$0	\$0	\$15,473	\$976	\$0	\$1,739,444	\$0
	Portion of above payable by HHS on behalf of insured person, as %	11.73%	0.00%	0.00%	-0.35%	-0.08%		26.03%	
	Total Incurred claims, payable with issuer funds	\$337,676,833	\$51,831,963	\$432,423	\$12,826,206	\$7,361,418	\$0	\$14,252,833	\$0
	Net Amt of Rein	\$15,371,370.37	\$0.00	-\$19,406.63	\$27,290.66	\$73,063.35	\$0.00	\$740,144.43	\$0.00
	Net Amt of Risk Adj	-\$1,317,402.95	\$0.00	-\$1,856.20	-\$8,435,150.65	-\$4,206,833.50	\$0.00	-\$53,133.37	\$0.00
	Incurring Claims PMPM	\$297.45	\$173.97	\$34.93	\$256.12	\$254.22	\$0.00	\$280.66	\$0.00
	Allowed Claims PMPM	\$428.82	\$265.16	\$99.96	\$167.72	\$214.04	\$0.00	\$412.23	\$0.00
	EHB portion of Allowed Claims, PMPM	\$359.23	\$0.00	\$99.96	\$167.72	\$214.04	\$0.00	\$412.23	\$0.00

### Section IV: Projected (12 months following effective date)

	Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY1140039	36239KY1140001	36239KY1140034	36239KY1140038	36239KY1140005	36239KY1140033
Premium Information	Plan Adjusted Index Rate	\$632.76	\$0.00	\$367.73	\$523.09	\$525.06	\$461.88	\$717.14	\$663.06
	Member Months	400,247	-	8,005	118,273	38,636	788	94,394	88,963
	Total Premium (TP)	\$253,259,591	\$0	\$2,944,914	\$61,892,820	\$20,294,655	\$324,234	\$67,721,005	\$59,011,680
	EHB Percent of TP, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Claims Information	Total Allowed Claims (TAC)	\$289,168,112	\$0	\$4,100,311	\$81,836,912	\$26,692,511	\$411,851	\$67,742,435	\$65,555,426
	EHB Percent of TAC, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Allowed Claims which are not the issuer's obligation	\$87,376,466	\$0	\$1,535,420	\$29,411,238	\$9,506,519	\$137,040	\$16,078,037	\$20,337,063
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$11,844,119	\$0	\$0	\$23,619	\$7,715	\$249	\$5,199,861	\$4,900,633
	Portion of above payable by HHS on behalf of insured person, as %	13.56%	0.00%	0.00%	0.08%	0.08%	0.18%	32.34%	24.10%
	Total Incurred claims, payable with issuer funds	\$201,791,646	\$0	\$2,564,891	\$52,425,674	\$17,185,992	\$274,811	\$51,664,397	\$45,218,363
	Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Net Amt of Risk Adj	-\$56,035	\$0	-\$712	-\$14,552	-\$4,770	-\$86	-\$14,341	-\$12,551
	Incurred Claims PMPM	\$504.17	\$0.00	\$320.41	\$443.26	\$444.82	\$348.74	\$547.33	\$508.28
	Allowed Claims PMPM	\$722.47	\$0.00	\$512.22	\$691.93	\$690.87	\$522.65	\$717.66	\$736.88
	EHB portion of Allowed Claims, PMPM	\$722.47	\$0.00	\$512.22	\$691.93	\$690.87	\$522.65	\$717.66	\$736.88



\$575.94	\$535.01	\$0.00	\$571.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15,017	15,017	1,073	20,012	69	0	0	0	0	0	0

36239KY1140035	36239KY1140036	36239KY1140040	36239KY1140009	36239KY1140041	36239KY1140013	36239KY0970016	36239KY0970025	36239KY0970018	36239KY0970015	36239KY0970027
\$373.26	\$383.75	\$0.00	\$430.62	\$0.00	\$325.20	\$316.12	\$386.99	\$299.02	\$319.01	\$486.77
63,683	119,214	0	9,642	0	39,406	57,753	67,202	63,974	25,213	68,557
\$26,252,549	\$50,190,189	\$0	\$3,466,934	\$0	\$14,691,284	\$19,656,385	\$27,932,947	\$21,113,197	\$8,810,600	\$30,273,374
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$40,989,225	\$60,567,584	\$0	\$4,523,764	\$0	\$15,336,988	\$16,264,277	\$36,132,183	\$14,642,855	\$7,706,478	\$60,205,824
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$15,199,229	\$19,053,045	\$0	\$1,551,996	\$0	\$1,574,796	\$21,564	\$13,599,426	-\$2,955,641	\$379,458	\$26,951,690
\$2,533,092	\$3,646,885	\$0	\$0	\$0	\$1,807,936	\$1,981	\$2,960,265	\$34,345	\$0	\$596
16.67%	19.14%		0.00%		114.80%	9.19%	21.77%	-1.16%	0.00%	0.00%
\$25,789,996	\$41,514,539	\$0	\$2,971,768	\$0	\$13,762,192	\$16,242,713	\$22,532,757	\$17,598,496	\$7,327,020	\$33,254,133

\$1,817,123.27	\$1,959,813.56	\$0.00	\$87,582.05	\$0.00	\$406,069.86	\$520,965.67	\$1,228,465.93	\$616,447.78	\$175,786.02	\$3,215,350.04
\$3,636,846.50	-\$163,776.91	\$0.00	\$410,805.25	\$0.00	-\$3,416,446.82	-\$6,849,360.50	\$2,103,783.33	-\$9,750,314.69	-\$2,785,223.09	\$14,431,029.93

\$404.97	\$348.24	\$0.00	\$308.21	\$0.00	\$349.24	\$281.24	\$335.30	\$275.09	\$290.60	\$485.06
\$643.64	\$508.06	\$0.00	\$469.17	\$0.00	\$389.20	\$281.62	\$537.67	\$228.89	\$305.66	\$878.19
\$643.64	\$508.06	\$0.00	\$469.17	\$0.00	\$389.20	\$281.62	\$537.67	\$228.89	\$305.66	\$878.19

36239KY1140035	36239KY1140036	36239KY1140040	36239KY1140009	36239KY1140041	36239KY1140013	36239KY0970016	36239KY0970025	36239KY0970018	36239KY0970015	36239KY0970027
\$704.35	\$724.29	\$536.24	\$951.57	\$644.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15,017	15,017	1,073	20,012	69	-	-	-	-	-	-
\$10,581,557	\$10,881,143	\$512,576	\$19,050,539	\$44,470	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

\$11,237,190	\$11,326,528	\$587,748	\$19,626,907	\$50,293	\$0	\$0	\$0	\$0	\$0	\$0
100.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$3,156,458	\$3,029,613	\$192,927	\$3,975,819	\$16,332	\$0	\$0	\$0	\$0	\$0	\$0
\$827,251	\$827,251	\$56,135	\$1,405	\$0	\$0	\$0	\$0	\$0	\$0	\$0
26.21%	27.31%	29.10%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$8,080,732	\$8,296,915	\$394,821	\$15,651,088	\$33,961	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$2,243	-\$2,303	-\$123	-\$4,344	-\$9	\$0	\$0	\$0	\$0	\$0	\$0
\$538.11	\$552.50	\$367.96	\$782.09	\$492.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$748.30	\$754.25	\$547.76	\$980.76	\$728.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$748.30	\$754.25	\$547.76	\$980.76	\$728.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	0	0	0	0	0

36239KY0970021	36239KY0970017	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006
\$387.28	\$318.13	\$393.48	\$492.12	\$393.48	\$492.12
68,040	15,072	11,521	15,733	49,869	20,233
\$27,937,809	\$4,878,121	\$4,161,662	\$6,265,681	\$22,724,838	\$10,063,012
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$37,908,362	\$3,867,539	\$5,613,943	\$13,039,537	\$33,567,389	\$20,686,725
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$12,799,547	\$728	\$2,089,592	\$5,851,720	\$14,544,720	\$9,418,813
\$1,926,292	\$0	\$0	\$0	\$2,821,926	\$11,043
15.05%	0.00%	0.00%	0.00%	19.40%	0.12%
\$25,108,815	\$3,866,812	\$3,524,352	\$7,187,817	\$19,022,669	\$11,267,911

\$1,176,521.26	\$189,861.19	\$101,447.49	\$624,664.14	\$1,423,772.09	\$1,006,408.20
\$1,606,954.26	-\$1,757,769.74	\$303,499.43	\$2,914,830.64	\$4,675,888.48	\$6,018,824.70

\$369.03	\$256.56	\$305.91	\$456.86	\$381.45	\$556.91
\$557.15	\$256.60	\$487.28	\$828.80	\$673.11	\$1,022.43
\$557.15	\$256.60	\$487.28	\$828.80	\$673.11	\$1,022.43

36239KY0970021	36239KY0970017	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
-	-	-	-	-	-
\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$0	\$0	\$0

\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00